

### **In the Claims**

1. (Currently Amended) A method comprising:

initiating, by a transaction privacy clearing house (TPCH) ~~third-party~~, a transaction between an access device associated with a consumer and a primary merchant capable of supplying goods associated with the transaction, wherein the TPCH maintains the privacy of the consumer;

automatically creating a secure link between the primary merchant and at least one ancillary merchant selected by the TPCH ~~third-party~~ when the primary merchant is unable to complete the transaction;

exchanging consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and completing the transaction by the ancillary merchant.

2. (Original) The method of claim 1, further comprising:

referring the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.

3. (Original) The method of claim 1, further comprising:

delivering an electronic receipt communicating purchase activity to the consumer.

4. (Original) The method of claim 1, further comprising:

arranging for delivery of the purchased item directly from the ancillary merchant to the consumer.

5. (Previously Presented) The method of claim 1, further comprising collecting the consumer information directly from the access device to complete the transaction, so that the consumer is not required to provide any additional information.

6. (Original) The method of claim 1, further comprising:

collecting a referral fee from the ancillary merchant that completes said transaction with the access device.

7. (Currently Amended) An apparatus comprising:

means for initiating by a transaction privacy clearing house (TPCH) ~~third-party~~ a transaction between an access device associated with a consumer and a primary merchant capable of supplying goods associated with the transaction, wherein the TPCH maintains the privacy of the consumer;

means for automatically creating a secure link between the primary merchant and at least one ancillary merchant selected by the TPCH ~~third-party~~ when the primary merchant is unable to complete the transaction;

means for exchanging consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and

means for completing the transaction by the ancillary merchant.

8. (Original) The apparatus of claim 7, further comprising:

means for referring the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.

9. (Currently Amended) A machine readable medium having embodied thereon sequences of instructions, which when executed by a processing system, cause the system to perform the acts of:

initiating, by a transaction privacy clearing house (TPCH) ~~third-party~~, a transaction between an access device associated with a consumer and a primary merchant capable of supplying goods associated with the transaction, wherein the TPCH maintains the privacy of the consumer;

automatically creating a secure link between the primary merchant and at least one ancillary merchant selected by the TPCH ~~third-party~~ when the primary merchant is unable to complete the transaction;

exchanging consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and completing the transaction by the ancillary merchant.

10. (Original) The medium of claim 9, further comprising:  
referring the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.
11. (Original) The medium of claim 9, further comprising:  
delivering an electronic receipt communicating purchase activity to the consumer.
12. (Original) The medium of claim 9, further comprising:  
arranging for delivery of the purchased item directly from the ancillary merchant to the consumer.
13. (Original) The medium of claim 9, wherein the executed instructions cause the system to gather all necessary information from the access device to complete the transaction, thereby not requiring the consumer to provide any additional information.
14. (Original) The medium of claim 9, wherein the executed instructions cause the system to collect a referral fee from the ancillary merchant that completes said transaction with the access device.
15. (Currently Amended) An apparatus comprising:  
an initiator to initiate a transaction between an access device associated with a consumer and a primary merchant capable of supplying goods associated with the transaction, the initiator associated with a transaction privacy clearing house (TPCH) ~~third party~~, wherein the TPCH maintains the privacy of the consumer;  
a creator to create a secure link between the primary merchant and at least one ancillary merchant selected by the initiator when the primary merchant is unable to complete the transaction;  
an exchanger to exchange consumer information automatically between the primary and ancillary merchant via the secure link without an interaction of the consumer; and  
a completer to complete the transaction by the ancillary merchant.

16. (Original) The apparatus of claim 15, further comprising:

a referrer to refer the transaction to the ancillary merchant and enabling the ancillary merchant to complete the transaction.

17. (Original) The apparatus of claim 15, further comprising:

a deliverer to deliver an electronic receipt communicating purchase activity to the consumer.

18. (Original) The apparatus of claim 15, further comprising:

an arranger to arrange delivery of the purchased item directly from the ancillary merchant to the consumer.

19. (Original) The apparatus of claim 15, further comprising:

a collector to collect a referral fee from the ancillary merchant that completes said transaction with the access device.

20. (Previously presented) The method of claim 1, further comprising authenticating the consumer using bioinformation of the consumer stored in the access device.

21. (Previously presented) The apparatus of claim 7, further comprising means for authenticating the consumer using bioinformation of the consumer stored in the access device.

22. (Previously presented) The medium of claim 9, further comprising authenticating the consumer using bioinformation of the consumer stored in the access device.

23. (Previously presented) The apparatus of claim 15, further comprising an authenticator to authenticate the consumer using bioinformation of the consumer stored in the access device.